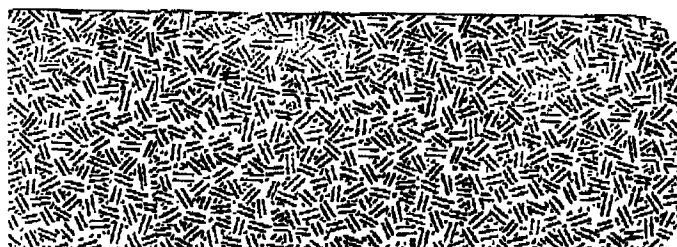




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## Your new BankAmericard Rewards® card has arrived.



SHAWN W BRIDGES



Account number ending [REDACTED]  
No. of cards: 1  
Total Credit Line: \$18,000.00  
Portion of Credit  
available for cash:  
\$5,400.00

**Bank of America**

Now that your new BankAmericard Rewards® credit card has arrived, you can earn great rewards just by making everyday purchases.

### To Get Started:

#### 1. Activate your card

To activate your card, call 1.800.276.9939 or go to [www.bankofamerica.com/activate](http://www.bankofamerica.com/activate). Make sure your name and address are correct on this letter and on your card, and then sign the back of your card.

#### 2. Earn points

You will earn points on your purchases.\*

#### 3. Rewards

When you are ready, reward yourself with a choice of travel, gift cards or cash. See your available points balance and redeem at [www.bankofamerica.com/myrewards](http://www.bankofamerica.com/myrewards)

**To cancel a balance transfer\***  
If you requested a balance transfer, you may cancel the transaction by contacting us at 800.655.2031.

**Visit us on the web**  
[www.bankofamerica.com](http://www.bankofamerica.com)

**General inquiries and additional cards**  
800.421.3110  
TDD: 800.646.3178

**Balance transfers**  
800.457.3732

**Overseas service (collect)**  
1.800.738.5719

**Lost or stolen cards**  
800.421.2110

Federal Law requires us to provide the following information:

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.



### Earn more rewards with BankAmeriDeals.

As you make purchases with your credit card you should look for cash back deals in online and mobile banking. Simply choose the deals you want and pay with your credit or debit card. The cash back gets put into your account and it's in addition to any rewards you already earn with your card. Plus it's free for our Online Banking Customers.

2 of 3

To: Shawn W Bridges  
Date: As of October 2, 2015  
Subject: Credit Card Account Information  
Account No. ending in: [REDACTED]

## ACCOUNT RENEWAL NOTIFICATION

This summary does not take the place of your Credit Card Agreement. Please refer to your Agreement for a full explanation of your account terms and conditions.

All account terms are governed by the Credit Card Agreement. All terms including fees and the APRs for new transactions may change in accordance with the Agreement and applicable law. We may change them based on a change in regulation or legislation, or a change in the interpretation of a regulation or legislation, information in your credit report, market conditions, business strategies, or for any reason.

## INTEREST AND FEES

### INTEREST RATES - ANNUAL PERCENTAGE RATES (APRs)

This section provides the interest rates, also referred to as corresponding Annual Percentage Rates (APRs), which are applicable to your account. The APR corresponds to the Daily Periodic Rate (DPR): the APR is equal to the DPR multiplied by 365, and the DPR is equal to the APR divided by 365. Interest charges are calculated by using the DPR. If a rate is a variable rate, we calculate that APR by adding together an index and a margin. For more information on variable rates, please refer to the *How to Calculate Variable Rates* section within this Agreement.

#### Promotional Rates and Fees

Promotional or Introductory Offers are temporary APRs (Promotional or Introductory Rates) or transaction fees (Promotional or Introductory Fees) that are offered on certain qualifying new transactions for a specified period of time. Each Offer will be assigned a unique Offer ID which will appear on your credit card statement after the first qualified new transaction for that Offer. If you revolve your balance to take advantage of a Promotional or Introductory Offer, all transactions and balances, including purchases, will be charged interest.

#### Current Rates

Your current rate is the rate that will apply to transactions that are not subject to an Introductory or a Promotional Rate.

#### Purchases:

The APR for Purchases is a variable rate calculated using the variable rate formula with a margin of 4.65 percentage points; this currently results in an APR of 7.90% (0.021643% DPR). This variable rate will remain in effect indefinitely.

#### Balance Transfers:

The APR for Balance Transfers is a variable rate calculated using the variable rate formula with a margin of 4.65 percentage points; this currently results in an APR of 7.90% (0.021643% DPR). This variable rate will remain in effect indefinitely.

#### Direct Deposit and Check Cash Advances:

The APR for Direct Deposit and Check Cash Advances is a variable rate calculated using the variable rate formula with a margin of 12.74 percentage points; this currently results in an APR of 15.99% (0.043808% DPR). This variable rate will remain in effect indefinitely.

#### Bank Cash Advances:

The APR for Bank Cash Advances is a variable rate calculated using the variable rate formula with a margin of 16.74 percentage points; this currently results in an APR of 19.99% (0.054767% DPR). This variable rate will remain in effect indefinitely.

#### Rates for Protected Balances

When an interest rate change for new transactions is applied to your account, any existing balances of that type will be identified as Protected Balances on your statement. These Protected Balances generally are kept at their current APR until the balances are paid in full.

Your account does not currently have any Protected Balances.

## PENALTY APR AND WHEN IT APPLIES

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The Penalty APR is the APR(s) which may be applied to new Purchases, Balance Transfers, and Cash Advances, for certain default occurrences as described below.

We may increase the APRs on new transactions up to the Penalty APR, based on your creditworthiness, each time a Total Minimum Payment Due is not received by its applicable Payment Due Date. We may elect to set your APRs for Purchases, Balance Transfers, Direct Deposit and Check Cash Advances, and Bank Cash Advances to different Penalty APRs. We will provide you with a minimum of 45 days advance notice. An increased Penalty APR will remain in effect indefinitely.

Penalty APRs are variable rates calculated using the variable rate formula with a margin of up to 26.74 percentage points; this currently results in an APR of 29.99% (0.082164% DPR). The calculated Penalty APR using this variable rate formula will not exceed 29.99%.

## HOW TO CALCULATE VARIABLE RATES

Variable Rates are calculated by adding together an index and a margin. The applicable margins are disclosed above in the section titled, *Interest Rates - Annual Percentage Rates (APRs)*.

This index is the highest U.S. Prime Rate as published in the "Money Rates" section of *The Wall Street Journal* on the last publication day of each month. As of September 30, 2015, the index used to calculate these variable rates was 3.25%.

An increase or decrease in the index will cause a corresponding increase or decrease in your variable rates on the first day of your billing cycle that begins in the same month in which the index is published. An increase in the index means that you will pay higher interest charges and have a higher Total Minimum Payment Due. If *The Wall Street Journal* does not publish the U.S. Prime Rate, or if it changes the definition of the U.S. Prime Rate, we may, in our sole discretion, substitute another index.

**HOW TO AVOID PAYING INTEREST ON PURCHASES:** Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.

**HOW WE WILL CALCULATE YOUR BALANCE:** Average Daily Balance (including new Purchases).

## TRANSACTION FEES

We will assess the following Transaction Fees to your account in the same category to which the transaction is posted:

If you obtain an ATM Cash Advance, we will assess a transaction fee equal to 5.00% of the U.S. dollar amount of each such Cash Advance (Fee: Min. \$10.00).

If you obtain a Balance Transfer, we will assess a transaction fee equal to 4.00% of the U.S. dollar amount of each such Balance Transfer (Fee: Min. \$10.00).

If you obtain a Cash Equivalent, we will assess a transaction fee equal to 5.00% of the U.S. dollar amount of each such Cash Advance (Fee: Min. \$10.00).

If you obtain a Check Cash Advance, we will assess a transaction fee equal to 4.00% of the U.S. dollar amount of each such Cash Advance (Fee: Min. \$10.00).

If you obtain a Direct Deposit, we will assess a transaction fee equal to 4.00% of the U.S. dollar amount of each such Cash Advance (Fee: Min. \$10.00).

If you make a Foreign Transaction, we will assess a transaction fee equal to 3.00% of the U.S. dollar amount of each such Foreign Transaction. This is in addition to any other applicable transaction fees. Foreign Transaction means any transaction made in a foreign currency, and any transaction made in U.S. dollars if the transaction is made or processed outside of the United States. Foreign Transactions include for example, online purchases from foreign merchants.

If you obtain an Overdraft Protection Cash Advance, we will assess a transaction fee of \$10.00 for each such Cash Advance.

Effective for all Overdraft Protection Cash Advances with a transaction date on or after November 5, 2015, we will assess a transaction fee of \$12.00 for each such Cash Advance. You have until to reject this fee increase.

If you obtain an Over the Counter Cash Advance, we will assess a transaction fee equal to 5.00% of the U.S. dollar amount of each such Cash Advance (Fee: Min. \$10.00).

If you obtain a Same-Day Online Cash Advance, we will assess a transaction fee equal to 5.00% of the U.S. dollar amount of each such Cash Advance (Fee: Min. \$10.00).

If you make a Wire Transfer Purchase, we will assess a transaction fee equal to 5.00% of the U.S. dollar amount of each such Purchase (Fee: Min. \$10.00).

## ACCOUNT FEES

The following fees are assessed as Purchases in the billing cycle in which the fees accrue:

A Late Fee of \$25.00 if the Total Minimum Payment Due shown on your monthly statement is not received by us on or before its Payment Due Date. If a late fee was assessed any time in the prior six billing cycles, then the amount

of the late fee will be \$35.00. The Late Fee will not exceed the Total Minimum Payment Due immediately prior to assessment of the fee. If your balance is \$100 or less on the Payment Due Date, we will not assess a Late Fee.

Effective on November 4, 2015, a Late Fee of \$27.00 if the Total Minimum Payment Due shown on your monthly statement is not received by us on or before its Payment Due Date. If a late fee was assessed any time in the prior six billing cycles, then the amount of the late fee will be \$38.00. The Late Fee will not exceed the Total Minimum Payment Due immediately prior to assessment of the fee. If your balance is \$100 or less on the Payment Due Date, we will not assess a Late Fee.

A Returned Payment Fee of \$25.00 if a payment on your account is returned for insufficient funds or for any other reason, even if it is paid upon subsequent presentment (if we elect to re-present the payment). The Returned Payment Fee will not exceed the Total Minimum Payment Due immediately prior to assessment of the fee, and will never exceed the amount of the payment being returned.

Effective on November 4, 2015, a Returned Payment Fee of \$27.00 if a payment on your account is returned for insufficient funds or for any other reason, even if it is paid upon subsequent presentment (if we elect to re-present the payment). The Returned Payment Fee will not exceed the Total Minimum Payment Due immediately prior to assessment of the fee, and will never exceed the amount of the payment being returned.

**OTHER INFORMATION:** For the complete terms and conditions of your account please consult your Credit Card Agreement. Payments are allocated to posted balances. If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first. Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

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